

REMARKS

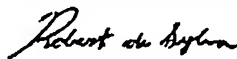
Claims 1-24 and 45-50 are presently pending. The Office Action mailed 12-23-09 rejects Claims 1-24 and 45-50. By this Amendment, Applicant has modified the Claims in view of an Interview on June 30, 2009. Claims 1 and 45 were amended to include language pertaining to a database that may operate independently of banking infrastructure and that may be at a different location than, i.e., positioned remotely from a charging terminal. To correct various informalities in the Specification, a substitute Specification, including a marked-up copy and clean version are attached hereto. No new matter was added.

None of the art of record, taken alone or in combination teaches, discloses, or suggests the invention as presently claimed. For example, none of the references shows a system that can employ biometric information to automatically provide or send an account number to a charging terminal by employing a remote database that may operate independently of preexisting banking infrastructure (e.g., see **Claim 1**), and none of references shows a system that can employ biometric information to automatically provide or send an account number to a charging terminal via a user-modifiable database (e.g., see **Claim 15**).

The present Application is believed to be in proper form for allowance. Accordingly, allowance, and passage to issue are respectfully requested.

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office at 571-273-8300 on July 22, 2009.

Respectfully submitted,



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